

## CLAIMS

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- 1 1. A method for facilitating payment by a borrower having an account involving a  
2 commercial mortgage loan, wherein ownership interest in the commercial mortgage loan  
3 is provided via at least one commercial mortgage backed security, comprising:  
4 allowing access by a borrower to an electronically accessible resource,  
5 wherein said electronically accessible resource includes information regarding a  
6 commercial mortgage loan account;  
7 determining a payment due from said borrower within a time period,  
8 wherein said payment is associated with said account;  
9 providing a notification via a first electronic communication to said  
10 borrower regarding said payment;  
11 receiving authorization from said borrower via a second electronic  
12 communication to process said payment; and  
13 processing said payment.
- 1 2. The method of claim 1, wherein said allowing access by a borrower to an  
2 electronically accessible resource, wherein said electronically accessible resource  
3 includes information regarding a commercial mortgage loan account, includes operating a  
4 Web site and allowing said borrower to access said information via said Web site.
- 1 3. The method of claim 1, wherein said allowing access by a borrower to an  
2 electronically accessible resource, wherein said electronically accessible resource  
3 includes information regarding a commercial mortgage loan account, includes at least one  
4 of the following:  
5 hosting a Web site accessible by said borrower;

6 operating a Web site accessible by said borrower;  
7 hosting said electronically accessible resource; and  
8 operating said electronically accessible resource.

1 4. The method of claim 1, wherein said providing a notification via a first electronic  
2 communication to said borrower regarding said payment includes at least one of the  
3 following:

4 providing said notification via an email message to said borrower.  
5 displaying a message to said borrower regarding said payment when said  
6 borrower accesses a Web site on which information regarding said account is  
7 located; and  
8 displaying a message to said borrower regarding said payment when said  
9 borrower accesses a Web site on which information regarding said payment is  
10 located.

1 5. The method of claim 1, wherein said receiving authorization from said borrower  
2 via a second electronic communication to process said payment includes at least one of  
3 the following:

4 receiving said authorization from said borrower when said borrower  
5 accesses said electronically accessible resource;  
6 receiving said authorization via a Web site accessed by said borrower after  
7 said borrower receives said notification;  
8 receiving said authorization via information provided by said borrower via  
9 a Web page displayed to said borrower; and  
10 determining an indication of said authorization from activity by said  
11 borrower on a Web page displayed to said borrower.

1 6. The method of claim 1, wherein said receiving authorization from said borrower  
2 via a second electronic communication to process said payment includes receiving  
3 information from said borrower necessary to process said payment.

1 7. The method of claim 1, processing said payment includes making said payment  
2 for said borrower.

1 8. The method of claim 1, further comprising:  
2 receiving information from said borrower necessary to process said  
3 payment.

1 9. The method of claim 8, wherein said information received from said borrower  
2 includes at least one of the following:

3 a name of a bank associated with said borrower;  
4 an ABA routing number;  
5 an identifier of a financial account associated with said borrower; and  
6 an indication of an authorization to process said payment.

1 10. The method of claim 1, wherein said notification provided to said borrower via a  
2 first electronic communication includes at least one of the following:

3 data indicative of a location where information regarding said payment  
4 can be located;

5 a link associated with a location wherein information regarding said  
6 payment can be located;

7 data indicative of a location where information regarding said account be  
8 located;

9 a link associated with a location wherein information regarding said  
10 account can be located;

11 an identifier of said borrower;

12 an identifier of said account;  
13 an amount due; and  
14 a due date associated with said payment.  
15 an identifier of a recipient of said payment.

1 11. The method of claim 1, wherein said first electronic communication comprises  
2 one of the following:

3 an email message;  
4 an instant message communication; and  
5 a wireless signal transmission.

1 12. The method of claim 1, further comprising:  
2 identifying a due date associated with said payment.

1 13. The method of claim 12, wherein said providing a notification via a first  
2 electronic communication to said borrower regarding said payment occurs before said  
3 due date.

1 14. The method of claim 1, further comprising:  
2 identifying a drop date associated with said payment.

1 15. The method of claim 14, wherein said providing a notification via a first  
2 electronic communication to said borrower regarding said payment occurs after said drop  
3 date.

1 16. The method of claim 1, wherein said electronically accessible resource includes a  
2 Web site.

1 17. The method of claim 1, wherein said electronically accessible resource includes a  
2 database.

1 18. The method of claim 1, further comprising:  
2 providing a notification to said borrower that said payment has been  
3 processed.

1 19. A method for facilitating referral by a borrower to a vendor, wherein the borrower  
2 has an account involving a commercial mortgage loan and ownership interest in the  
3 commercial mortgage loan is provided via at least one commercial mortgage backed  
4 security, comprising:

5 allowing access by a borrower to an electronically accessible resource,  
6 wherein said electronically accessible resource includes information regarding a  
7 commercial mortgage loan account;  
8 receiving a request via said electronically accessible resource from said  
9 borrower for a service, wherein said borrower is associated with said account;  
10 identifying a vendor that can provide said service;  
11 identifying at least one step associated with said request;  
12 providing a notification via an electronic communication to said vendor  
13 regarding said request and said at least one step; and  
14 communicating with said vendor regarding said at least one step.

1 20. The method of claim 19, wherein said at least one step includes at least one action  
2 to be taken by said vendor by a specific date.

1 21. The method of claim 19, wherein said communicating with said vendor regarding  
2 said at least one step includes providing a notification to said vendor indicative of a lack  
3 of a completion of said at least one step.

1 22. The method of claim 21, wherein said communicating with said vendor regarding  
2 said at least one step includes receiving an indication from said vendor of a completion of  
3 said at least one step.

1 23. The method of claim 19, wherein said at least one step includes a plurality of  
2 steps and said communicating with said vendor regarding said at least one step includes:  
3 providing a notification to said vendor indicative of a lack of a completion  
4 of a first of said plurality of steps.  
5 receiving an indication from said vendor of a completion of said first of  
6 said plurality of steps;  
7 providing a notification to said vendor indicative of a lack of a completion  
8 of a second of said plurality of steps; and  
9 receiving an indication from said vendor of a completion of said second of  
10 said plurality of steps.

1 24. The method of claim 19, wherein said notification provided to said vendor  
2 includes at least one of the following:  
3 an identifier associated with said request;  
4 an identifier associated with said borrower; and  
5 data indicative of a location where information regarding said  
6 borrower is located.

1 25. The method of claim 19, wherein said at least one step includes a plurality of  
2 steps and wherein said communicating with said vendor regarding said at least one step  
3 includes providing a notification to said vendor when one of said plurality of steps is not  
4 indicated by said vendor as being completed.

1 26. The method of claim 19, further comprising:

2 providing an invoice to said vendor when said service is provided to the  
3 borrower.

1 27. The method of claim 19, further comprising:  
2 providing an invoice to said vendor when said at least one step is  
3 completed.

1 28. The method of claim 19, further comprising:  
2 determining if said vendor has completed said at least one step.

1 29. The method of claim 19, further comprising:  
2 providing a notification to said borrower regarding said vendor.

1 30. The method of claim 19, further comprising:  
2 providing a notification to said borrower regarding said at least one step.

1 31. The method of claim 19, further comprising:  
2 receiving a fee from said vendor.

1 32. The method of claim 19, wherein said electronic communication is an email  
2 message.

1 33. The method of claim 19, wherein said electronically accessible resource is a Web  
2 site.

1 34. The method of claim 19, wherein said receiving a request via said electronically  
2 accessible resource from said borrower for a service, wherein said borrower is associated  
3 with said account, includes receiving an email message at said electronically accessible  
4 resource from said investor, wherein said email message includes said request.

1 35. The method of claim 19, wherein said receiving a request via said electronically  
2 accessible resource from said borrower for a service, wherein said borrower is associated  
3 with said account, includes receiving said request during a use of said electronically  
4 accessible resource by said borrower.

1 36. A method for facilitating response to an inquiry from an investor regarding a  
2 commercial mortgage loan, wherein ownership interest in the commercial mortgage loan  
3 is provided to at least one investor via at least one commercial mortgage backed security,  
4 comprising:

5 allowing access by an investor to an electronically accessible resource,  
6 wherein said electronically accessible resource includes information regarding a  
7 commercial mortgage loan;

8 receiving an inquiry via said electronically accessible resource from said  
9 investor regarding said commercial mortgage loan;

10 determining at least one other investor associated with said commercial  
11 mortgage loan;

12 determining a response to said inquiry; and

13 providing said response to said investor and said at least one other  
14 investor.

1 37. The method of claim 36, wherein said electronically accessible resource includes  
2 a Web site.

1 38. The method of claim 36, wherein said providing said response to said investor and  
2 said at least one other investor includes allowing said investor and said at least one other  
3 investor to access said response via said electronically accessible resource.



1 39. The method of claim 36, wherein said providing said response to said investor and  
2 said at least one other investor includes providing an electronic communication to said  
3 investor and said at least one other investor that includes said response.

1 40. The method of claim 36, wherein said receiving an inquiry via said electronically  
2 accessible resource from said investor regarding said commercial mortgage loan includes  
3 receiving an email message at said electronically accessible resource from said investor,  
4 wherein said email message includes said inquiry.

1 41. The method of claim 36, wherein said receiving an inquiry via said electronically  
2 accessible resource from said investor regarding said commercial mortgage loan, includes  
3 receiving said inquiry during a use of said electronically accessible resource by said  
4 investor.

1 42. The method of claim 37, wherein said providing said response to said investor and  
2 said at least one other investor includes providing data to said investor and said at least  
3 one other investor, said data being indicative of a location of said response.

1 43. A system for facilitating payment by a borrower having an account involving a  
2 commercial mortgage loan, wherein ownership interest in the commercial mortgage loan  
3 is provided via at least one commercial mortgage backed security, comprising:  
4 a memory;  
5 a communication port; and  
6 a processor connected to said memory and said communication port, said  
7 processor being operative to  
8 allow access by a borrower to an electronically accessible resource,  
9 wherein said electronically accessible resource includes information  
10 regarding a commercial mortgage loan account;

11 determine a payment due from said borrower within a time period,  
12 wherein said payment is associated with said account;  
13 provide a notification via a first electronic communication to said  
14 borrower regarding said payment;  
15 receive authorization from said borrower via a second electronic  
16 communication to process said payment; and  
17 process said payment.

1 44. A computer program product in a computer readable medium for facilitating  
2 payment by a borrower having an account involving a commercial mortgage loan,  
3 wherein ownership interest in the commercial mortgage loan is provided via at least one  
4 commercial mortgage backed security, comprising:  
5 first instructions for facilitating access by a borrower to an  
6 electronically accessible resource, wherein said electronically accessible  
7 resource includes information regarding a commercial mortgage loan  
8 account;  
9 second instructions for identifying a payment due from said  
10 borrower within a time period, wherein said payment is associated with  
11 said account;  
12 third instructions for sending a notification via a first electronic  
13 communication to said borrower regarding said payment;  
14 fourth instructions for obtaining authorization from said borrower  
15 via a second electronic communication to process said payment; and  
16 fifth instructions for making said payment.

1 45. A system for facilitating referral by a borrower to a vendor, wherein the borrower  
2 has an account involving a commercial mortgage loan and ownership interest in the  
3 commercial mortgage loan is provided via at least one commercial mortgage backed  
4 security, comprising:

5 a memory;  
6 a communication port; and  
7 a processor connected to said memory and said communication port, said  
8 processor being operative to  
9 allow access by a borrower to an electronically accessible resource,  
10 wherein said electronically accessible resource includes information  
11 regarding a commercial mortgage loan account;  
12 receive a request via said electronically accessible resource from  
13 said borrower for a service, wherein said borrower is associated with said  
14 account;  
15 identify a vendor that can provide said service;  
16 identify at least one step associated with said request;  
17 provide a notification via an electronic communication to said  
18 vendor regarding said request and said at least one step; and  
19 communicate with said vendor regarding said at least one step.

1 46. A computer program product in a computer readable medium for facilitating  
2 payment by a borrower having an account involving a commercial mortgage loan,  
3 wherein ownership interest in the commercial mortgage loan is provided via at least one  
4 commercial mortgage backed security, comprising:

5 first instructions for facilitating access by a  
6 borrower to an electronically accessible resource, wherein said  
7 electronically accessible resource includes information regarding a  
8 commercial mortgage loan account;

9 second instructions for obtaining a request via said electronically  
10 accessible resource from said borrower for a service, wherein said  
11 borrower is associated with said account;

12 third instructions for selecting a vendor that can provide said  
13 service;

14 fourth instructions for selecting at least one step associated with  
15 said request;  
16 fifth instructions for sending a notification via an electronic  
17 communication to said vendor regarding said request and said at least one  
18 step; and  
19 sixth instructions for maintaining contact with said vendor  
20 regarding said at least one step.

1 47. A system for facilitating response to an inquiry from an investor regarding a  
2 commercial mortgage loan, wherein ownership interest in the commercial mortgage loan  
3 is provided to at least one investor via at least one commercial mortgage backed security,  
4 comprising:  
5 a memory;  
6 a communication port; and  
7 a processor connected to said memory and said communication port, said  
8 processor being operative to  
9 allow access by an investor to an electronically accessible  
10 resource, wherein said electronically accessible resource includes  
11 information regarding a commercial mortgage loan;  
12 receive an inquiry via said electronically accessible resource from  
13 said investor regarding said commercial mortgage loan;  
14 determine at least one other investor associated with said  
15 commercial mortgage loan;  
16 determine a response to said inquiry; and  
17 provide said response to said investor and said at least one other  
18 investor.

1 48. A computer program product in a computer readable medium for facilitating  
2 response to an inquiry from an investor regarding a commercial mortgage loan, wherein

3 ownership interest in the commercial mortgage loan is provided to at least one investor  
4 via at least one commercial mortgage backed security, comprising:  
5 first instructions for facilitating access by an investor to an electronically  
6 accessible resource, wherein said electronically accessible resource includes  
7 information regarding a commercial mortgage loan;  
8 second instructions for obtaining an inquiry via said electronically  
9 accessible resource from said investor regarding said commercial mortgage loan;  
10 third instructions for identifying at least one other investor associated with  
11 said commercial mortgage loan;  
12 fourth instructions for identifying a response to said inquiry; and  
13 fifth instructions for sending said response to said investor and said at least  
14 one other investor.